

Information to identify the case:

Debtor 1	<u>Annette C. Markey</u>		Social Security number or ITIN xxx-xx-1670
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN <u> </u> - <u> </u> - <u> </u> - <u> </u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>17-10138-JNP</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Annette C. Markey

4/7/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New JerseyIn re:
Annette C. Markey
DebtorCase No. 17-10138-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 22

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db	+Annette C. Markey, 960 North Beecham Road, Williamstown, NJ 08094-2155
516578820	+ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516578821	Atlantic ER Phys Team Ped, PO Box 740021, Cincinnati, OH 45274-0021
516578827	Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
516578829	+Geico, 5260 Western Avenue, Chevy Chase, MD 20815-3799
516578830	+Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
516578832	Millbridge Apartments LLC, 1341 Blackwood Clementon Road, Clementon, NJ 08021
516578833	+Pnc Bank, Po Box 5570, Cleveland, OH 44101-0570
516578835	+Public Storage, 2820 Route 42, Sicklerville, NJ 08081-4055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516578822	+Fax: 602-659-2196 Apr 07 2017 22:59:17 ChexSystems, 7805 Hudson Road Suite 100, Woodbury, MN 55125-1703
516578823	EDI: WFNNB.COM Apr 07 2017 22:28:00 Comenity Bank/Lane Bryant, Po Box 18215, Columbus, OH 43218
516578824	+EDI: CCS.COM Apr 07 2017 22:28:00 Credit Collection Services, Two Wells Avenue, Dept 9135, Newton, MA 02459-3225
516578825	+EDI: CCS.COM Apr 07 2017 22:28:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
516578826	+EDI: DISCOVER.COM Apr 07 2017 22:28:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
516578828	+E-mail/Text: fggbanko@fgny.com Apr 07 2017 22:45:49 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516578831	+EDI: CBSKOHLS.COM Apr 07 2017 22:28:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516578834	+E-mail/Text: bankruptcy@progfinance.com Apr 07 2017 22:46:31 Progressive, 11629 South 700 East, Suite 250, Draper, UT 84020-8399
516578836	+EDI: TDBANKNORTH.COM Apr 07 2017 22:33:00 TD Bank, 9000 Atrium Way, Mt Laurel, NJ 08054-3952
516578837	EDI: TFSR.COM Apr 07 2017 22:28:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516578838	+EDI: WFFC.COM Apr 07 2017 22:28:00 Wells Fargo, PO Box 7648, Boise, ID 83707-1648

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Joseph J. Rogers on behalf of Debtor Annette C. Markey jjresq@comcast.net, jjresql@comcast.net U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4